

Figure 1

Central Database Server		
Medical	Financial	Telephone Svcs.
proprietary	proprietary	proprietary
limited access	limited access	limited access
public	public	public
Commerce	Insurance	Personal Info.
proprietary	proprietary	proprietary
limited access	limited access	limited access
public	public	public
Security (Voice Print)	Entertainment	Other
proprietary	proprietary	proprietary
limited access	limited access	limited access
public	public	public

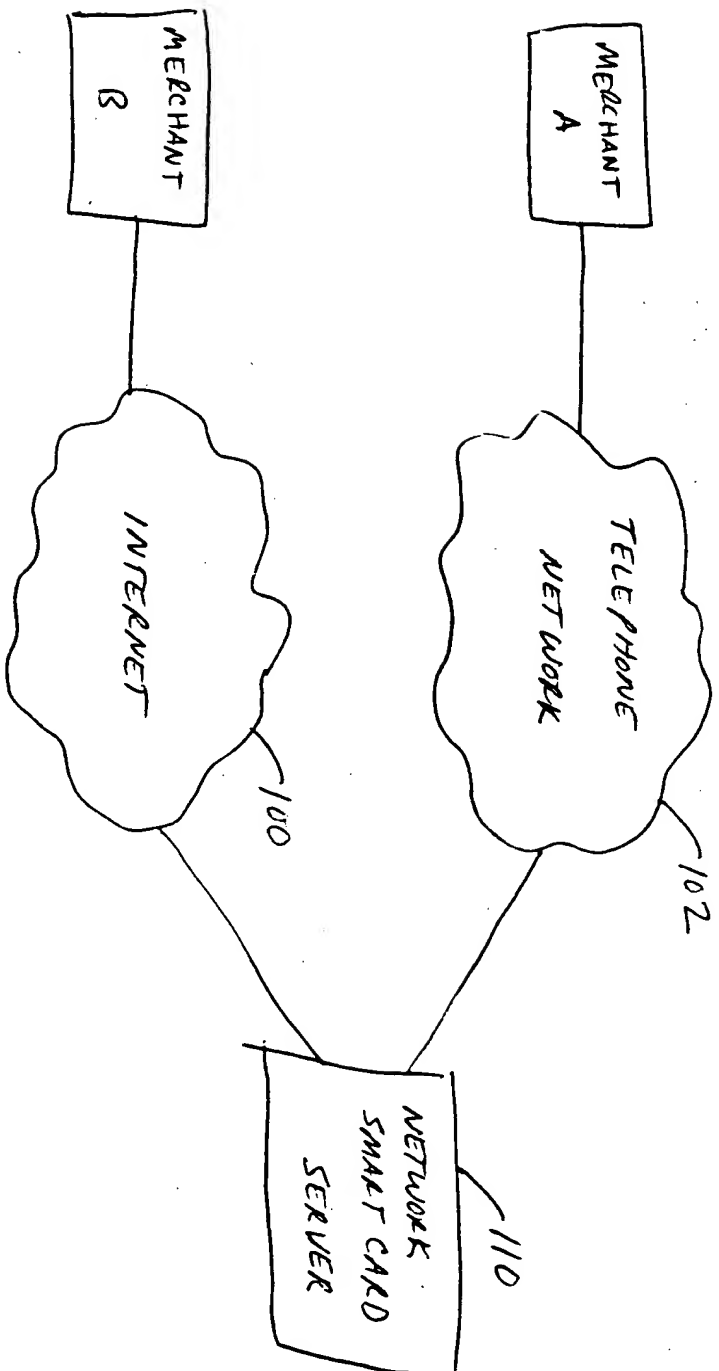


FIG. 2

USER DATA

200

RESTRICTED  
ACCESS  
DATA

LIMITED  
ACCESS  
DATA

UNRESTRICTED  
DATA

FINANCIAL	MEDICAL	ETC.
CREDIT HISTORY 218	MEDICAL HISTORY 216	
CHARGE ACCOUNTS BANK ACCOUNTS 220	INSURANCE DOCTORS PRESCRIPTIONS 214	
DIGITAL WALLET 210	MEDICAL ALERTS 212	

FIG. 3